



A Fortunate Man

THE OPTIMAL SERVICE GROUP'S JOE MONTGOMERY LOVES WORKING WITH CLIENTS WHO HAVE A WEALTH MINDSET AND THE WISDOM TO GO THE DISTANCE.

Years ago, Joe Montgomery was eating Chinese takeout with his 10-year-old daughter, Madeline. She opened her dad's fortune cookie and read it aloud: "Blessed is the man who has found his work." "My daughter looked at me and said, 'Dad! It's about you!' And she was right," recalls Montgomery. "I'm blessed to have found this career. In many ways, it found me, too."

After playing football at William & Mary for famed coach Lou Holtz in the early 1970s, Montgomery signed a contract with the Philadelphia Eagles, but after a few years, he realized he needed a plan B. That plan appeared in the form of a chance meeting with a man who worked for a brokerage firm and offered Montgomery a job. He earned his CFP® and found that he excelled at talking to clients, or, more importantly, listening to them—and building an investment plan that could empower dreams.

Today, Montgomery's team, The Optimal Service Group of Wells Fargo Advisors in historic Williamsburg, has approximately \$17 billion under advisement¹, operating in a bifurcated paradigm. The team serves both corporate or institutional and individual clients. "We have found that each side, each approach, adds value to the other," says Montgomery. Among

"We don't chase money. We strive to cultivate wealth through consistency, strategy, and a whole lot of patience."

— Joseph W. Montgomery, CFP®, AIF®, and Managing Director-Investments,
The Optimal Service Group of Wells Fargo Advisors

many other accolades, *Barron's* has named Montgomery as one of its Top 100 Financial Advisors in America annually since 2004².

GOING LONG

The Optimal Service Group, says Montgomery, is a business built to endure. "We've spent the better part of 20 years creating something that is designed to be sustainable long term. Our longevity on behalf of our clients coast to coast and internationally has, in turn, yielded an extraordinary office culture: a team of highly qualified and experienced financial professionals who aim to be here for our clients' children and grandchildren." Hand in hand with this forward-thinking mission is a commitment to impeccable ethics.

The group continues to join forces with intelligent, curious, and determined clients who understand the foundational truths of finance—which, in many ways, says Montgomery, mirror those of the natural world. "Money is to wealth as weather is to climate. Money comes and goes and is subject to storms. Wealth,

on the other hand, is climate—not defined by the day or the year but by decades. It's steady, gradual, and both shapes and reflects its environment. Our clients understand these truths and the importance of staying the course."

Montgomery says football was the perfect springboard to the career he cherishes. "As an athlete, you train hard to win. At The Optimal Service Group, we work just that hard on behalf of our clients. It's gratifying when clients succeed. Every time that happens, I realize how blessed I am to have found this work."



**428 McLaws Circle, Suite 100
Williamsburg, VA 23185
757-220-1782
optimalservicegroup.com**

¹ As of 6/30/2020

² The *Barron's* Top 100 Financial Advisors rankings are based on data provided by thousands of advisors. Factors included in the rankings are assets under management, revenue produced for the firm, regulatory record, length of service, quality of practice, and client retention.

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