

“Everybody has something to offer, something they know that I don’t. Simply ask the right questions, then listen.”

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Why did you decide to become an independent financial advisor?

Early in my career, I was working with a young couple whose goal was to start a savings program. They could afford to invest \$100 per month. As a commissioned salesperson, I could recommend a mutual fund that would earn me an annual payout of \$24 or I could recommend a cash value life insurance policy and earn \$600. At that specific point in time, I realized I could no longer face that daily conflict of interest and preferred to advise clients and not sell products.

Why you believe in what you do?

I do my best to simplify a sometimes-confusing subject. Financial planning and investment management can be intimidating, and I pride myself on asking the right questions, taking the time to actively listen, and speaking in a language that any novice investor will easily understand.

What sets you apart from other advisors?

All the little things add up to big things. Showing up on time, being prepared, promptly returning phone calls and emails, anticipating client needs, continued professional development, and more. All these small actions build trust and help me provide a great client experience, which ultimately strengthens the personal relationship.

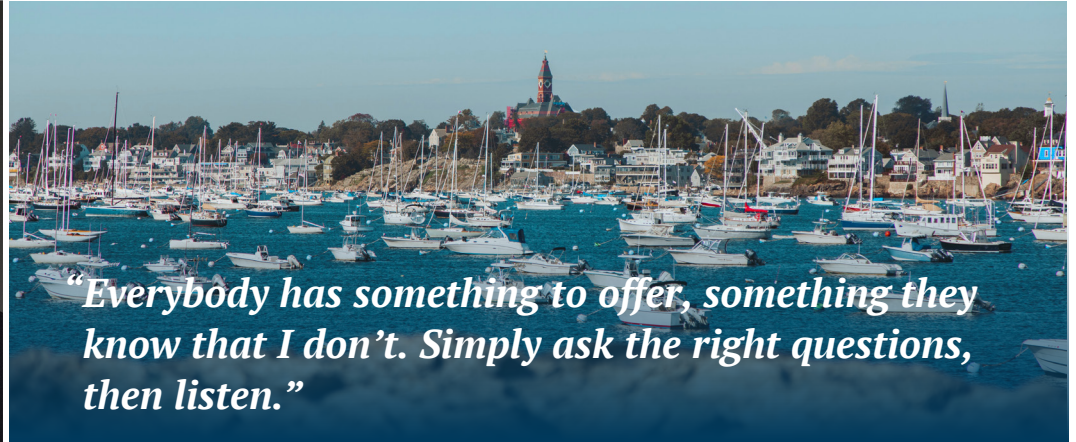
What do you enjoy most about being part of the Apella team?

I love the fact that every team member has an area of specialization. It’s impossible to be an expert in everything, especially when it comes to financial planning. I have my strengths, my core competencies, but our combined strength as a team is so much greater than our individual strengths.

What is your favorite quote and why?

It would have to be this from Ralph Waldo Emerson: *“In my walks, every man is my superior in some way and in that I learn from him.”*

One of my greatest joys is continued learning. Everybody has something to offer, something they know that I don’t. Simply ask the right questions, then listen.



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As a Senior Financial Advisor at Apella, Jim Femia strongly believes in spending time with clients and delving deeply into the experiences and beliefs that shape their approach to their finances. He takes great pride in asking the right questions and taking the time to actively listen to the responses. For many clients, talking about finances causes anxiety, and discussions about investing can be intimidating. Jim feels very strongly that advisors must speak in a language that every client, even the novice investor, will easily understand.

He provides independent, fee-only investment advisory and financial planning services, specializing in the areas of retirement and college planning. He combines his financial planning experience as a Chartered Retirement Planning Counselor (CRPC) and Accredited Asset Management Specialist (AAMS) with his college planning knowledge as a Certified College Funding Specialist (CCFS).

Prior to joining Apella, Jim was a Senior Investment Consultant at Sentinel Financial Group. He has also held positions with Cabot Money Management, Metropolitan Financial Services, and Liberty Securities.

Jim is an Accredited Asset Management Specialist (AAMS) and has earned the Chartered Retirement Planning Counselor (CRPC) designation through the College for Financial Planning.

Outside of work, Jim's interests tend to revolve around sports. He's coached high school softball and Little League for more than 15 years, and he also coaches youth baseball and hockey. He's also an avid runner. In addition, he gives back to his community by supporting a variety of public library events and offering free seminars on college and retirement planning.

Jim attended Villanova University, where he earned a Bachelor of Arts degree, and has completed additional coursework through Merrimack College.

Jim lives in Marblehead, MA with his wife of 34 years. The Femias have one son and one daughter.