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South of Broad



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NEIGHBOR

Joe  
Nicholson

TRAVIS DEW PHOTOGRAPHY

DELIVERING NEIGHBORHOOD CONNECTIONS





# JOE NICHOLSON

WHERE WALL STREET MEETS  
COBBLESTONE STREETS

BY PRIOLEAU ALEXANDER • PHOTOS BY TRAVIS DEW PHOTOGRAPHY

As Stroll Magazine so often points out, living South of Broad comes with a wonderful array of lifestyle perks: Strolling along the battery, watching the great ships move silently through the harbor... Strolling up Meeting Street, listening to the church bells chime on the hour, and enjoying the scent of jasmine and honeysuckle... or simply Strolling through our maze of nooks, tuck-aways, and alleys.

But here's one thing most readers don't know: It is one of the few places in the world where you can simply Stroll out your home... and Stroll in to see your investment advisor.

Joe Nicholson has headquartered his business South of Broad on N. Adgers Wharf for almost a decade, explaining that the location is breath of fresh air in comparison to larger and less expensive office options. The harbor breeze slips over the Waterfront Park and moves the wonderful smell of salt air to his office front door. In his words, "It's home." Nicholson has been in the investment industry for 35 years, and is now one of South Carolina's most respected boutique firms, catering exclusively to high net-worth families and foundations.

The four-person firm is a Registered Investment Advisor, and as such has a fiduciary responsibility to their clients. In short, Joe's team has not only an ethical duty to act in your best interest, they are legally required to.

Their entire team provides a "concierge" wealth management services that emulates a private family office. What does "concierge" mean? Let's just say this is a firm willing to hand-deliver a document you need right away, help you configure your mobile investment app, or join you for a meeting with your estate planner.

"Having money should be a blessing," Joe noted, "but for some it can be a burden. Wealth is the foundation clients use to establish





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their chosen lifestyle, and losing some of that money can have an impact on one's day-to-day life. Sometimes, that fear tickles the back of their brain in ways they may not even realize." As a fee-based fiduciary, Nicholson Wealth Management only makes more when clients make more—as they only earn additional income is when a client's portfolio goes up in value.

"I've found some people are a bit intimidated by their investment advisor," explained Betsy Serafin, VP of Operations. "Financial products can be extremely complex, and I didn't want to admit to my advisor I wasn't following. As a result, I rarely reached out to him. Joe takes the time to complete an extensive financial plan, with a goal of delivering a strategy the client understands completely." "But Joe is such an interesting and kind man," she added, "clients actually stop by just to chat.

We keep doggie treats on hand for those out walking their dog, and a fully stocked bar for anyone wanting to drop by after 5:00 for a libation." As the firm doesn't earn commissions, the goal is to add value to what a new client currently owns. If, however, there's agreement between the team and client that the portfolio needs serious re-structuring, the annual

fee covers all the financial planning, research, trades, review meetings and ongoing management.

"Clients will often ask me if they're in a position to buy a yacht, fund a child's new business, or invest in commercial real estate—things like that," said Joe. "First, I remind them it's their money, and they are in a position to spend it on anything they desire. Then we get down to analyzing their ongoing goals for their money. At its core, we need to analyze is risk versus reward. Wants versus needs. I'll give my opinion and show them the math, which enables them be the best steward of their assets." Joe's Portfolio Manager, John Wagner, tells a story he found amazing.

"I joined the team coming from a commissioned-based background with one of the huge companies," he said. "The first week I was here a client arrived, and Joe was in his office with him for two hours. After they left, I asked Joe if I needed to prep for changes to their investments." "I'll never forget him asking me why I thought that. I referenced his two-hour meeting, and Joe laughed, and explained the client had just gotten back from Scotland, and they were talking golf. I knew right then I wasn't in Kansas anymore." For more information about Nicholson Wealth Management Group, visit [NicholsonWMG.com](http://NicholsonWMG.com).

The firm's spotless reputation can also be viewed at industry's most trusted source, [BrokerCheck.Finra.org](http://BrokerCheck.Finra.org). If you choose not to Stroll to their office, private parking is available for all scheduled appointments.



NICHOLSON  
Wealth Management Group

*Where Wall Street meets cobblestone streets*



Joseph L. Nicholson, CIMA® CKA®  
2025 Forbes BEST-IN-STATE WEALTH ADVISOR\*

8 N. Adgers Wharf | Charleston, SC 29401  
(843) 790-2625 | [www.NicholsonWMG.com](http://www.NicholsonWMG.com)

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