Meet Ryan Sheffer

Specializations:

- Retirement Planning
- Tax Planning
- College Planning
- Estate Planning
- Investment Portfolio and 401(k) Advice & Monitoring
- Social Security
- Medicare
- Insurance & Risk Management

Qualifications:

- CFP® (CERTIFIED FINANCIAL PLANNER™)
- BA in Economics from Michigan State University
- MSF in Finance from Walsh College

Ryan B. Sheffer, CFP®, MSF

Ryan is dedicated to helping people reach their financial goals. As a financial adviser, he takes a comprehensive approach to wealth management, incorporating all elements of his clients' financial lives into personalized financial plans, including investment portfolio advice, retirement planning, tax strategies and saving for college.

Before joining Advance Capital, Ryan was employed by Merrill Lynch. He is a CERTIFIED FINANCIAL PLANNER™. Ryan is also a member of Advance Capital Management's investment committee.

Ryan graduated from Michigan State University with a BA in Economics. He also received his MSF in Finance from Walsh College. He is a member of the Financial Planning Association and the Western Michigan Estate Planning Council.

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ADVANCE
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How do you explain your role to people who are not in the industry?

My job is to help people make financial decisions and take action on everything from their investments to their taxes. I work to make sure my clients are on track to achieve their financial goals.

Were there any particular learning experiences that prepared you for this role?

I became interested in the world of investing and money management at a young age. After losing my father when I was 18, it was imperative of me to help preserve the financial well-being of my family. This was a firsthand learning experience in the complexities of financial planning, which many individuals and families unfortunately also have to face unexpectedly.

What influenced your decision to join Advance Capital?

The main reason I chose to join Advance Capital is because of its client-centric business model. As fiduciaries, we put our clients' interests first and it shows. Our goal is to help clients, through education and personal advice, make the right financial decisions.

Describe the importance of client education in your process.

I believe educating clients is one of my most important daily job tasks. Each client deserves to know how my recommended financial plan works and the value I can provide to his or her financial situation. I want clients to be confident in their financial futures, and I think that's achieved through continuous education.

What do you find most rewarding about your work?

The most rewarding thing about my work is simply having the honor to help people with something so critical to their lives – finances. Seeing clients plan for and live the retirement they desire is truly a fulfilling experience.

Fun Fact!

Ryan played hockey competitively from the time he could walk to when he graduated high school. The physicality and speed of the game taught him the importance of discipline and teamwork, the same principles he applies to his work today.