



Meet Our Team



Ryan Naples, CFP®

What childhood experiences shaped the person you are today?

I was fortunate enough to have some great financial mentors in my family. They taught me to control what you can and not to fret over the rest. No matter what is going on in the world, making conservative, smart, money decisions never goes out of style.

What book are you currently reading?

The Tartar Steppe by Dino Buzzati.

How do you like to spend time outside of the office?

I believe in unplugging or having downtime, so I make a conscious effort to keep work at work when I can. I love to cook, play hockey and soccer, fish, and walk my dog.

Why did you choose financial planning as your profession?

There wasn't so much a defining moment, but I saw how every financial decision could have huge ramifications on the rest of someone's life. I watched people make good choices, and other people make not-so-great choices. I wanted to be in a position where I could guide people towards making the right ones.

What is one piece of financial advice you offer clients?

In times of need, many of us have a support network that we lean on. Yes, there are those rare individuals who can hold themselves accountable, stay in control, and make good decisions; yet, for most of us (myself included), we need a steadying person from the outside that we can turn to for advice. Finance, more so than divorce, sex, religion, politics, is a taboo subject in today's world. However, I believe we need to be open and candid about our finances with someone who can help guide us down the right path. You may not want to discuss financial matters with family and friends, and that's understandable. However, don't let that keep you from getting sound, expert advice on such a pivotal subject.

What are some important things to consider when choosing a financial planner?

It's all about trust. You've taken the initiative yourself, come up with a plan, and are on the path to success. Then, like it so often does, life interferes. An event happens, and you arrive at a fork in the road. The timing of such an event isn't predictable, but it is inevitable. Having a qualified advisor, someone you can trust with your privacy and personal information, someone that understands your goals, and someone that can guide you through every major financial event in your life, is invaluable.



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