THE FINANCIAL GUYS
WESTERN NEW YORK'S TRUSTED ADVISORS

Meet the Professionals

RONALD J. REINSTEIN is a wealth manager who educates his clients on the value of a diversified portfolio. Specifically, Ron specializes in the accumulation phase of income; he advises clients who are retired or approaching retirement and are ready to discuss the distribution of their assets.

Each of his client's portfolios are customized to their individual goals, objectives and risk tolerance by utilizing a method of diversification designed to potentially reduce risk by investing in a variety of asset classes.*

His personal goal is to provide his clients with high quality services and investment options available with minimal constraints. Ron joined The Financial Guys in March of 2011 because he recognized the wealth of knowledge that is available in an independent, professional environment that promotes teamwork.

As a part of his graduate work from the Richard A. Wehle MBA program at Canisuis College, he interned at New England Financial, where his experience working with a trusted advisor developed his ability to provide financial planning for individuals and families.

Additionally, Ron worked for Securities America, one of the largest independent financial broker dealers in the nation. His penchant for working for an independent firm is marked by his freedom to provide a larger variety of investment options that will match his client's precise goals and objectives.

Ron maintains a diligent practice that ensures his clients are educated on a continuous timeline with respect to their goals and objectives. He likes to envision the financial world as one giant tool box of opportunity. His education and experience allow him to see the variety of potential tools that may personalize a client's financial plan. Upon determining the correct fit for the client, the education of the tools pros, cons and cost are conveyed to the client to assist them in making the best decision possible.

Ron is a Certified Divorce Financial Analyst™ who has met the specific educational and experience requirements set forth by the Institute for Divorce Financial Analysts™.
Ron's role as a CDFA is to educate a client on what the financial impacts may be on a proposed settlement in the short term and long term. As a CDFA, Ron helps the attorneys representing clients make sense of the proposal that has been received. Going through the financial pros and cons of a proposed settlement, Ron's role as a CDFA will aid the attorney in providing tools to help prove their case on the financial fairness of a proposed settlement.

Ron also holds the Certified in Social Security Claiming Strategies (CSSCS) designation. With the elimination of pension plans and a Social Security System that has 2,728 filing rules and a government workforce that is prohibited from dispensing specific advice, Ron felt that it is beneficial for his clients to provide true expertise regarding Social Security. Social Security is a cornerstone of our retirement income and Ron wants to help his clients create the ideal Social Security filing strategy that will help them achieve the most tax efficient, inflation adjusted, and guaranteed income in their retirement.

In his spare time Ron enjoys golfing and playing hockey. Ron resides in Depew with his fiancé Kym, their daughter Madelyn, and their lovable golden retriever Kaiyan, who may be found at our office looking for someone to throw him the ball.

**Diversification and asset allocation do not ensure a profit. They are methods used to help manage investment risk.*