FLAGSHIP FINANCIAL ADVISORS LLC

Charting Your Financial Course through All Types of Market Conditions

Building strong working relationships with clients is at the heart of this firm's operations.

(l to r) Christine MacInnis, Executive Assistant; Paul V. Ryan Jr., CFP,® Founder, Managing Director; Veronica Caulfield, Client Relations Manager

Paul V. Ryan Jr., CFP® founded Flagship Financial Advisors, LLC in 1997 to offer clients personal wealth management and financial planning services. Flagship Financial Advisors is the largest affiliate in New England of Royal Alliance Associates, Inc., one of the country's most respected networks of independent advisors. Ryan supervises more than 40 representatives in the Northeast, and his group of advisors is entrusted with over $1 billion in client assets.

Licensed since 1988, Ryan is a respected leader among Boston-area wealth managers. Flagship Financial Advisors, LLC has grown steadily, thanks in large part to referrals from clients.

"We work closely with our clients to understand where they want to go so we can help them get there," Ryan says. "We agree on a plan together before moving forward with an investment strategy."

Clear Communications

Flagship Financial Advisors' clients value regular, active communications with Ryan and staff as well as the ability to take an interactive role in their portfolio management strategy, if they choose.

Client Relations Manager Veronica Caulfield and Executive Assistant Christine MacInnis work closely with Ryan to ensure clients' questions are answered and their needs are met. The firm offers a suite of password-protected, web-based wealth management tools for clients who want to view their assets and data online and monitor their investments' progress.

"Many clients want to be actively involved," Ryan says. "They can collaborate with us in person and online, where we use their feedback, data and numbers to create their financial plan. Including them in the process builds trust."

Big-Picture Perspective

Flagship Financial Advisors, LLC wants to take the lead with clients' financial futures, offering a full range of services including wealth management, retirement planning, charitable giving strategies, college funding planning, estate tax analysis and tax-efficiency analysis.

"Clients appreciate that we look at the big picture," Ryan says. "We include their parents and children in the conversation. We work with their tax accountants and attorneys. Investments are a means to an end, the end being our clients' lifestyle and financial peace of mind. That's comforting to them."

Flagship Financial Advisors, LLC, is located at 301 Edgewater Place, Suite 400, Wakefield, MA 01880. Call **1-800-631-9997** or visit **www.flagshipfa.com** for more information.

The College Rankings That Matter Most p56

Kiplinger's PERSONAL FINANCE

Insider Tips From the Pros

24 experts in investing, credit, retirement, travel and more reveal how they get the most for *their* money. p41

FEBRUARY 2014 $3.99 www.kiplinger.com