

Financial Planning Featuring Ryan Rosegarten

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By Candace Dellacona

In episode 9, "Financial Planning," Candace Dellacona of The Sandwich Generation Survival Guide interviews Ryan Rosegarten, a Senior Wealth Strategy Associate and Certified Financial Planner™ at UBS Katz Wealth Management. The conversation explores challenges faced by the "Sandwich Generation" with a focus on financial planning, including saving for children's education while simultaneously saving for retirement.

Ryan emphasizes the expanded role of financial planners, going beyond traditional investment management. He highlights their involvement in considering a client's overall financial situation, aiding in the creation of both short and long-term wealth-building and risk-management strategies.

Candace inquires about essential information for effective financial planning, with Ryan stressing the importance of understanding a client's complete financial picture and emotional connection to money. The discussion covers how personal backgrounds shape attitudes toward finances, and Ryan emphasizes the need for financial advisors to consider these emotional factors when offering guidance.

The conversation also explores when to engage a financial planner, with Ryan noting that it's not tied to a specific income or asset threshold. Instead, it depends on factors such as the client's commitment to managing finances and the complexity of their financial situation.