



FINANCIAL INDEPENDENCE  
DOESN'T HAVE TO BE A DREAM.

**Financial independence is a vision we all share.**

Ruggaard & Associates, Inc. provides holistic, personalized services to help you meet your financial goals and dreams. No matter where you are in life you build a secure and independent future.

Meet with us

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TRUST  
SKILL  
INTEGRITY

Founded in 1993, Ruggaard & Associates, Inc. offers fee-only financial planning, investment management and tax services with time-trusted experience, knowledge and a comprehensive approach. This is The Ruggaard Difference.

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Our mission is to help our clients become financially independent by offering complete services from financial planning to investment management and tax services, paired with our core beliefs – trust, skill and integrity. We do this in a fee-only, collaborative environment, fine-tuned to each of our client’s individual goals. Let us take you on your financial independence journey.



### ***Financial Planning***



### ***Investment Management***



### ***Retirement Plan Management***



### ***Tax Services***

## **THE PROCESS**

Financial Planning

Investment Management

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## Discovery & Engagement

Starting with a free, introductory meeting, we work with you to identify and assess your personal objectives, and financial goals are established. Through our customized approach and planning, you will begin to understand how we help you move toward financial independence. As Registered Investment Advisors, our fiduciary responsibility is to serve our client's interests first and provide a transparent, fee-only service model. Our clients value our advice.

Employee Benefits:



Retirement:



Estate:



Education:



Tax Planning:



Insurance:



## Analysis

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recommendations for your goals, backed by more than 25 years of experience.

**Plan Presentation:** With our customized approach, our investment team develops a plan for your financial goals. The plan is presented and discussed with each client to begin the path to financial independence.



## Implementation

After your detailed analysis is complete and we have agreed on services and recommendations, your investment team will focus on coordinating all aspects of your plan. Accountability for new financial independence is our top priority.



## Monitor & Review

Change is a constant in our lives, whether it is personal or economic. These changes may impact your financial independence and this is where your partnership with Ruggaard & Associates, Inc. is most important. With trust, skill and integrity, we handle constant change f

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## OUR TEAM

Investment Management Team

Tax Services Team

Administrative Team

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**Randy Ruggard, CPA, CFP®**

PRESIDENT



**Aaron Seil, CFA®**

CO-PORTFOLIO MANAGER



**John D. May III, CFP®**

FINANCIAL ADVISOR

Experience The Ruggard Difference

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Sign up here.

NAME (REQUIRED)

EMAIL (REQUIRED)

Send

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TAKE THE FIRST STEP TOWARDS REALIZING YOUR  
DREAMS.

## CONTACT US

[Schedule Online](#)

... or leave a message with your information below.

NAME (REQUIRED)

EMAIL (REQUIRED)

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Send

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