

Portraits of Success

“Every day I try to be of service. I’ll do anything I can to keep my feet moving in a positive direction. If you keep moving forward, you’re not going to fall backwards. I like to say I had to fall to gain it all. I grew up with a father and grandfather who taught me the value of integrity and I had to lose everything to gain that sort of integrity and live my life according to what I learned so many years ago. If I’m only remembered for the amount of money I have made, I will consider my life a failure. Making a difference in people’s lives is what drives me every day. It’s like a ripple effect. If you do the right thing, you can’t help but make someone else’s life better. What was once the curse is now my blessing.”



Ryan Skinner, owner of the Woburn, MA based firm Summit Financial Partners, is a retirement expert on a mission to serve. A trailblazer in the field of asset preservation and distribution, he sets the standard for developing long-lasting personal relationships with his clients. He is driven by his passion to help people achieve “worry free” financial independence with solutions that provide safety of principle and guaranteed retirement income streams. When Ryan talks about ROI, he means “Reliability of Income.”

For Ryan, the most challenging and exciting aspect of his work is crafting a retirement strategy based on the individual clients’ needs and unique life situation. Factors like age, marital history, children and dependents all need to be considered. In Ryan’s view, these are weighed along with their financial picture including 401ks, IRAs, pensions, Social Security, savings

and CDs, brokerage accounts, life insurance, rental properties, home mortgage balances and personal debt. He does this while setting the standard for developing long-lasting personal relationships with his clients.

“Everyone is different and I care about my clients as individuals,” he says. “I make sure that comes across from the moment I meet them for the first time in the reception area. I’m here for you, I tell them. How can I be of service and give you a secure future?”

Ryan’s desire to help his clients and people in general is rooted in his powerful, inspirational story of recovery from substance abuse and personal redemption. His harrowing journey out of the slow burn and hell of multiple addictions is proof that with deep faith, the encouragement of loving friends, sponsors, mentors and family, and an effective 12-step program, anything is possible.

Taking full advantage of his second chance at life, he continues to build a successful business

with hundreds of loyal clients while paying his reversal of fortune forward in many inspiring ways - including counseling those enrolled in a drug program at the Middlesex House of Corrections in Billerica and mentoring young men and high school students at schools throughout his home region. Over the next few years, Ryan will be developing Stepdown, a transitional program for those being released from jail but who are not quite ready to live in a halfway house.

Ryan believes that the most meaningful way to find yourself is in the hands-on service of others. He is dedicated to helping individuals in crisis, whether that be helping pay a family’s utilities and rent while the head of the household enters a rehab facility or helping develop a retirement plan for a family in need of financial guidance. At the end of the day Ryan’s mission is to serve others personally, professionally and financially; making those differences in people’s lives is his driving force.

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