Ruiz Financial Group Unveils Proprietary SMART™ Planning Process to Help Clients Maintain Lifestyle in Retirement

SYLVANIA, OH, UNITED STATES, July 29, 2025 /EINPresswire.com/ -- Ruiz Financial Group, LLC (RFG), an independent, fee-based wealth management firm, today introduced its innovative SMART™ Planning process – a comprehensive financial planning framework crafted to help individuals, particularly high-net-worth professionals and retirees, maintain their desired lifestyle well into retirement. Focused on "lifestyle continuity," the SMART™ Planning process integrates each client's personal vision and values with customized financial strategies, ensuring they can continue to pursue meaningful endeavors with confidence that their finances will adapt to life's inevitable changes.

Founded by Anthony Ruiz, MBA, CFP®, CPWA®, the firm delivers tailored strategies through its SMART™ Planning process, which takes into account the full spectrum of wealth management disciplines. This client-centered, holistic approach provides clarity and confidence, offering not just financial planning but a roadmap to preserving one's lifestyle, even during life's unexpected turns.

"Our SMART™ Planning framework was built to engage clients at every step and instill confidence," said Anthony Ruiz, Founder of Ruiz Financial Group. "There is no greater honor than being entrusted with your financial journey—whether in joyous or challenging times. It's a privilege we deeply cherish."

The SMART™ Planning process emphasizes a comprehensive, personalized strategy that goes beyond standard financial plans. Rather than using generic templates, it's designed to engage clients in a meaningful way, understanding their goals, values, and life vision. The approach produces financial plans that act as "tools to help clients pursue what truly matters" by integrating multiple wealth management strategies into one cohesive and adaptive plan.

Key components of the SMART™ Planning process include:

 Tailored Wealth Management: Custom investment strategies aligned with each client's specific goals and risk profile, avoiding one-size-fits-all portfolio solutions.

 Tax Optimization: Year-round proactive tax planning aimed at improving tax efficiency, ensuring clients retain more of what they earn.

 Retirement & Estate Planning: Integrated strategies for retirement income and estate planning to safeguard wealth, provide sustainable income, and build a lasting legacy.

 Ongoing Adaptation: Continuous monitoring and periodic reviews to adjust the plan based on life events or changing market conditions, ensuring the strategy remains effective as clients' needs evolve.

Ruiz Financial Group specializes in serving high-net-worth clients, such as healthcare professionals, entrepreneurs, and retirees, who require personalized financial guidance. The firm's commitment to offering high-quality advice and fiduciary care is reflected in its 20+ years of combined experience in financial services. Its focus on clients with household incomes of $250,000 or more or investable assets of $1,000,000 ensures a tailored, high-touch experience.

As a fiduciary advisor, RFG always places its clients' best interests at the forefront of every recommendation. This client-first approach is complemented by the team's advanced certifications, including that of Ruiz, a CERTIFIED FINANCIAL PLANNER™ professional and Certified Private Wealth Advisor®.

Based in Toledo, Ohio, Ruiz Financial Group is proud of its local roots while also leveraging virtual meeting capabilities to serve clients nationwide. Through this combination of in-person and virtual services, RFG ensures that distance is never an obstacle to receiving personalized financial advice. "Whether we meet in person or over a video call, our goal is to make the planning process convenient and accessible without sacrificing personal connection," Ruiz stated.

Through its proprietary SMART™ Planning process, Ruiz Financial Group is committed to providing clients with the confidence and clarity necessary to navigate their financial futures. The firm's emphasis on integrating investments, taxes, retirement, and estate planning into one adaptable strategy offers clients peace of mind, knowing that their financial plans are actively managed and adjusted as needed.

For more information about the SMART™ Planning process or to schedule a complimentary consultation, individuals are encouraged to visit Ruiz Financial Group's website at www.rfgohio.com.

About Ruiz Financial Group, LLC

Ruiz Financial Group, LLC is an independent, fee-based financial advisory firm based in Toledo, Ohio. Founded by Anthony Ruiz, MBA, CFP®, CPWA®, the firm specializes in comprehensive wealth management services, including financial planning, investment management, tax planning, retirement planning, and estate planning. RFG is dedicated to helping clients retire comfortably and remain comfortably retired, with a focus on high-net-worth individuals and families. For more information, please visit www.rfgohio.com.

Anthony Ruiz
Ruiz Financial Group, LLC
email us here
