J. Ryan Horan

Department Director – HORAN Retirement Advisors

J. Ryan Horan
RyanH@horanretire.com
513.587.2703
bit.ly/RyanHoran

Community Outreach:
- Cincinnati Arts Museum – Corporate Sponsorship Committee

Favorite HORAN Fundamentals:
- Find a Way
- Get Clear on Expectations
- Be Relentless about Improvement

3 Words that Describe Ryan:
Collaborative | Determined | Measured

Ask Me Anything: Wht is your favorite travel destination?
Ryan's Answer: Anywhere in New England.

Ryan works with the New Business Development team as well as with the Relationship Management team to ensure HORAN continues to perform at a standard of excellence from both a sales and service standpoint; meeting and exceeding the needs of both prospective and existing clients is an imperative part of the team's continued success. Ryan enjoys the collaboration required to develop and implement great outcomes for clients. He believes that a well-run team can accomplish far more than the collective individuals that make it up. While it is a constant challenge to collaborate and improve upon one's best work, it is the desire for excellence that makes every day interesting.

AREAS OF EXPERTISE

Strategic Planning

Leadership

Communication

Collaboration

EDUCATION
- St. Xavier High School
- Kent School
- Connecticut College
- Certified Financial Planning (CFP®) Candidate
- Xavier University - CFP® Certification Program

ABOUT HORAN
HORAN creates plans to control health care costs, protect your wealth and insure your life. But the end game for all that we do at HORAN is more than a set of plans. We believe good health and true wealth create a better quality of life for our clients and their families.

HORAN®
Health. Wealth. *Life.*
www.horanassoc.com

Paul A. Carl, Jr.

Vice President, Fiduciary Services

Paul A. Carl, Jr.
PaulC@horanretire.com
513.794.8189
bit.ly/PaulCarl

Community Outreach:

- St. Elizabeth Foundation Planned Giving Committee
- Diocese of Covington Investment Committee Member
- Holy Cross High School School Board Member

Favorite HORAN Fundamental:
Do What's Best for the Client

3 Words that Describe Paul:
Family-Man | Honest | Cooperative

Ask Me Anything: How do you see things differently?
Paul's Answer: My parents taught me there are three sides to everything: my side, your side and the right side. It's all about finding a middle ground and listening to other perspectives to achieve full understanding and mutual respect.

Paul A. Carl, Jr. is a retirement industry veteran often referred to as the "401(k) Geek" because of his background serving the Department of Labor and passion for life-long learning. Paul's role focuses on educating on the value of working with the HORAN team. He uses his unparalleled fiduciary expertise to strategically help plan sponsors mitigate fiduciary risk and to set employees on a path towards a successful retirement. Paul has experience serving a large variety of businesses ranging from Fortune 100 companies to small, independent organizations to design, implement and operate qualified and non-qualified retirement benefit programs in a consultative, fiduciary-oriented manner that exceeds client needs.

AREAS OF EXPERTISE

Fiduciary Services | Plan Design Consulting | Relationship Management | Plan Provider Due Diligence

EDUCATION

- FINRA Series 6 and 63 registrations
- Kentucky Life, Accident & Health Insurance License
- Certified Health Savings Advisor (CHSA)
- Thomas More College – Bachelor of Arts degrees in Accounting and Computer Science
- Thomas More College - Associates degree in Business Administration

ABOUT HORAN

HORAN creates plans to control health care costs, protect your wealth and insure your life. But the end game for all that we do at HORAN is more than a set of plans. We believe good health and true wealth create a better quality of life for our clients and their families.

HORAN®
Health. Wealth. *Life.*
www.horanassoc.com

Michael D. Napier, CFP®

Vice President, Wealth Advisor

Michael D. Napier, CFP®
MichaelN@horanwealth.com
513.587.2704 (Direct Dial)
513.403.5254 (Cell)
bit.ly/MichaelNapier

Michael Napier helps clients in crafting detailed financial plans and coordinating investment strategies. As a Certified Financial Planner™ (CFP®) and a Fiduciary, his focus is to assist individuals and families with all aspects of their financial future. Mike is passionate about building relationships that go beyond achieving financial goals. He focuses on helping clients feel less stressed about the process, more positive about their progress and more certain of their financial future.

Community Outreach:

- Brighton Center – Finance Committee Member
- Julie Learning Center - Board Chair
- Northern Kentucky Chamber - Board of Advisors
- Cincinnati Estate Planning Council – Member

Favorite HORAN Fundamental:
Do What's Best for the Client

3 Words that Describe Michael:
Credentialed | Trustworthy | Open-Minded

Ask Me Anything: Tell us about yourself.
Michael's Answer: I am originally from Winter Park, Florida. My wife, Renee, and I have two children, James and Mia.

AREAS OF EXPERTISE

- Retirement Income Planning
- Social Security Strategies
- Investment Management
- Taxation & Estate Planning

EDUCATION

- College for Financial Planning - Chartered Mutual Fund Counselor (CMFC®)
- College for Financial Planning - Chartered Retirement Plans Specialist (CRPS®)
- Accreditation Council for Accountancy/Taxation - Accredited Tax Preparer (ATP®)
- Life, Accident & Health Insurance and Variable Annuity license
- FINRA Series 6 and 63 registrations
- National Social Security Association - National Social Security Advisor (NSSA®)
- Xavier University - Bachelor of Science in Business Administration degree in Finance

ABOUT HORAN

HORAN creates plans to control health care costs, protect your wealth and insure your life. But the end game for all that we do at HORAN is more than a set of plans. We believe good health and true wealth create a better quality of life for our clients and their families.

HORAN®
Health. Wealth. *Life.*
www.horanassoc.com